

**KEY RATIOS FOR CREDIT UNIONS WITH ASSETS OF
\$10 - \$50 MILLION**

	CODE 1	CODE 2	CODE 3	CODE 4	CODE 5
1. CAPITAL					
Net Worth/Total Assets	7% - 8%	6% - 6.99%	4% - 5.99%	2% - 3.99%	<2%
2. ASSET QUALITY					
Delinquent Loans/Loans	<1.25%	1.25% - 2.5%	>2.5% - 3.5%	>3.5% - 5.5%	>5.5%
Net Charge Offs/Avg. Loans	<0.25%	0.25 - 0.75%	>0.75 - 1.5%	>1.5 - 2%	>2%
3. EARNINGS					
Return on Avg. Assets	>1%	0.8 - 1%	0.35 - <0.8%	0.2 - <0.35%	<0.2%

**KEY RATIOS FOR CREDIT UNIONS WITH ASSETS OF
\$50 MILLION OR MORE**

	CODE 1	CODE 2	CODE 3	CODE 4	CODE 5
1. CAPITAL					
Net Worth/Total Assets	7% - 8%	6% - 6.99%	4% - 5.99%	2% - 3.99%	<2%
2. ASSET QUALITY					
Delinquent Loans/Loans	<1.25%	1.25% - 2.5%	>2.5% - 3.5%	>3.5% - 4.75%	>4.75%
Net Charge Offs/Avg. Loans	<0.25%	0.25 - 0.6%	>0.6 - 1.2%	>1.2 - 1.8%	>1.8%
3. EARNINGS					
Return on Avg. Assets	>1%	0.8 - 1%	0.35 - <0.8%	0.2 - <0.35%	<0.2%